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Un	ited States Ba Northern Dist	ankruptcy C trict of Illinois			Voluntary Petition
Name of Debtor (if individual, enter La Purifoy, Sandy R	st, First, Middle):		Name of Joint l	Debtor (Spouse) (Last, F	First, Middle):
All Other Names used by the Debtor in (include married, maiden, and trade nan			es used by the Joint Deb d, maiden, and trade nar		
Last four digits of Soc. Sec./Complete F	EIN or other Tax ID No	(if more than one, state all	Last four digits	of Soc. Sec./Complete 1	EIN or other Tax ID No. (if more than one, state all
Street Address of Debtor (No. & Street, 505 Howard Avenue Rockford, IL	City, and State):	ZIP Code 61102	Street Address	of Joint Debtor (No. & S	Street, City, and State): ZIP Code
County of Residence or of the Principal Winnebago	Place of Business:	1 01102	County of Resi	dence or of the Principal	l Place of Business:
Mailing Address of Debtor (if different	from street address):		Mailing Addres	ss of Joint Debtor (if diff	ferent from street address):
		ZIP Code	4		ZIP Code
Location of Principal Assets of Busines (if different from street address above):	s Debtor	-	•		
Type of Debtor (Form of Organization (Check one box) ■ Individual (includes Joint Debtors) □ Corporation (includes LLC and LLF) □ Partnership □ Other (If debtor is not one of the above entities, check this box and provide the information requested below.) State type of entity:	(Check all app Health Care Busi	dicable boxes.) iness al Estate as defined (51B) xer	☐ Chapter 7 ☐ Chapter 9 ☐ Consumer/1	the Petition is Fi Chapter 11 Chapter 12 Chapter 13 Nature of Debi	btcy Code Under Which led (Check one box) Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding ts (Check one box) Business
Filing Fee (C) Full Filing Fee attached Filing Fee to be paid in installments attach signed application for the course unable to pay fee except in install Filing Fee waiver requested (Applicattach signed application for the course	Check one box) (Applicable to individunt's consideration certifments. Rule 1006(b). So able to chapter 7 indivi	uals only) Must fying that the debtor ee Official Form 3A. duals only). Must	Debtor is no Check if: Debtor's ag	: small business debtor as ot a small business debto	11 Debtors s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). quidated debts owed to non-insiders
	available for distribution of the property is exclude ed creditors. 200- 1000- 50 999 5,000 10,	d and administrative		OVER	THIS SPACE IS FOR COURT USE ONLY
Estimated Assets \$0 to \$50,001 to \$100,0 \$50,000 \$100,000 \$500	001 to \$500,001 to ,000 \$1 million	\$1,000,001 to \$10	0,000,001 to \$50,0	000,001 to More than 0 million \$100 million	
Estimated Debts \$0 to \$50,001 to \$100,00 \$50,000 \$100,000 \$500	,000 \$1 million			000,001 to More than 0 million \$100 million	

Case 06-71001 Doc 1 Filed 06/13/06 Entered 06/13/06 11:23:16 Desc Main Document Page 2 of 40 FORM B1 Page 2

Omciai Form	1) (10/03)		FURNI DI, Fage 2	
Voluntary		Name of Debtor(s): Purifoy, Sandy R		
(This page mus	t be completed and filed in every case)	T. (7)		
	Prior Bankruptcy Case Filed Within Last 8	-		
Location Where Filed:	This District	Case Number: 03 B 75957	Date Filed: 11/14/03	
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)	
Name of Debto	r:	Case Number: Date Filed:		
- None -		D.L.C. 1	Y 1	
District:		Relationship:	Judge:	
	Exhibit A	Ext (To be completed if debtor is an individual	hibit B whose debts are primarily consumer debts.)	
forms 10K an pursuant to So and is request	eted if debtor is required to file periodic reports (e.g., id 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11, United States Cod under each such chapter. I further certify that I delivered to the of the Bankruptcy Code.	in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, e, and have explained the relief available lebtor the notice required by §342(b) of	
		X /s/ WILLIAM L. BALSLEY Signature of Attorney for Debtor(s) WILLIAM L. BALSLEY	June 13, 2006 Date	
	Exhibit C		rning Debt Counseling	
			l/Joint Debtor(s)	
	tor own or have possession of any property that poses or pose a threat of imminent and identifiable harm to public ty?	■ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.		
	Exhibit C is attached and made a part of this petition.	☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances.		
No		(Must attach certification descri	ibing.)	
	Information Regarding the Debto	or (Check the Applicable Boxes)		
	Venue (Check any	y applicable box)		
•	Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for			
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or th sought in this District.	in the United States but is a defendar	nt in an action or	
	Statement by a Debtor Who Resides Check all appl		7	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)	
	(Name of landlord that obtained judgment)			
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th permitted to cure the entire monetary default that gave rise possession was entered, and			
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become due	during the 30-day period	

Name of Debtor(s):

(Official Form 1) (10/05)

Voluntary Petition

(This page must be completed and filed in every case)

Purifoy, Sandy R

Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by §342(b) of the Bankruptcy Code.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Sandy R Purifoy

Signature of Debtor Sandy R Purifoy

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 13, 2006

Date

Signature of Attorney

X /s/ WILLIAM L. BALSLEY

Signature of Attorney for Debtor(s)

WILLIAM L. BALSLEY

Printed Name of Attorney for Debtor(s)

Balsley & Dahlberg, LLP

Firm Name

5130 North Second Street Loves Park, IL 61111

Address

Email: www.balsleylawoffice.com

(815) 877-2593 Fax: (815) 877-7965

Telephone Number

June 13, 2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{v}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by §1515 of title 11 are attached.
- ☐ Pursuant to §1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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In re Sandy R Purifoy Case No.

Debtor(s)

FORM 1. VOLUNTARY PETITION

Attachment A

This district Case No.: 05 B 74443 Filed: 8-30-05

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Form 6-Summary (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Sandy R Purifoy		Case No	
-	· · · · · · · · · · · · · · · · · · ·	Debtor	,	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	45,000.00		
B - Personal Property	Yes	3	18,525.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		52,000.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		21,940.98	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,041.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,541.00
Total Number of Sheets of ALL So	chedules	19			
	Т	otal Assets	63,525.00		
			Total Liabilities	73,940.98	

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Form 6-Summ2 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Sandy R Purifoy		Case No.		
-		Debtor	,		
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	8,718.43
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	8,718.43

The foregoing information is for statistical purposes only under 28 U.S.C § 159.

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Form B6A (10/05)

In re	Sandy R Purifoy	Case No	
_		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim	
Real estate located at: 505 Howard Avenue Rockford IL	Fee simple	-	45,000.00	43,000.00	

Sub-Total > 45,000.00 (Total of this page)

Total > 45,000.00

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Form B6B (10/05)

In re	Sandy R Purifoy	Case No	
_		Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Amcore	Bank/ checking	-	25.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. ho	ousehold goods and furnishings	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
5 .	Wearing apparel.	Clothing	g and personal items	-	500.00
' .	Furs and jewelry.	Χ			
3.	Firearms and sports, photographic, and other hobby equipment.	X			
).	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life Ins	urance Policy- no cash value	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota (Total of this page)	al > 2,525.00

2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Sandy R Purifoy	Case No
_	<u> </u>	•

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Inter	est in 401K Plan	-	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Χ			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	Х			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	Antic	cipated income tax refund	-	Unknown
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(То	Sub-Tota of this page)	al > 0.00

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Sandy R Purifoy	Case No

Debtor

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	20	01 GMC Yukon	-	15,000.00
	other vehicles and accessories.	19	94 Cadillac	-	1,000.00
26.	Boats, motors, and accessories.	Χ			
27.	Aircraft and accessories.	Χ			
28.	Office equipment, furnishings, and supplies.	Χ			
29.	Machinery, fixtures, equipment, and supplies used in business.	Χ			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	Χ			
33.	Farming equipment and implements.	Χ			
34.	Farm supplies, chemicals, and feed.	Χ			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > 16,000.00 (Total of this page)

Total > 18,525.00

10.020.00

Sheet $\underline{2}$ of $\underline{2}$ continuation sheets attached to the Schedule of Personal Property

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Form B6C (10/05)

In re	Sandy R Purifoy	Case No
		Debtor

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$125,000.
11 H C C 9500 (1) (0)	

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Real estate located at: 505 Howard Avenue Rockford IL	735 ILCS 5/12-901	15,000.00	45,000.00
Household Goods and Furnishings Misc. household goods and furnishings	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Clothing and personal items	735 ILCS 5/12-1001(a)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension or Interest in 401K Plan	Profit Sharing Plans 735 ILCS 5/12-1006	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2001 GMC Yukon	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 2,000.00	15,000.00

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Form B6D (10/05)

In re	Sandy R Purifoy		Case No.	
_		Debtor	,	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C§112; Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME	C	Hu	sband, Wife, Joint, or Community	C	U	D I	AMOUNT OF	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGEN	Q U I	ΙEΙ	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			August 30, 2000	T	D A T E D			
CHASE MANHATTAN MORTGAGE ATTN: Bankruptcy Dept. Supv. 3415 Vision Drive Columbus, OH 43219		-	purchase money mortgage on real estate Value \$ 45,000.00				43,000.00	0.00
Account No.			July 28, 2003					
SECURITY FINANCE 2233 Charles Street Suite E Rockford, IL 61108		-	non purchase money household goods					
	_		Value \$ 200.00			Ш	500.00	300.00
Account No. WFS FINANCIAL P.O. Box 19657 Irvine, CA 92623-9657		-	December 5, 2002 purchase money 2001 GMC Yukon Value \$ 15,000.00				8,500.00	0.00
Account No.	+		10,000.00	\dagger	l	H	0,000.00	0.00
			Value \$					
continuation sheets attached		•	(Total of	Sub this			52,000.00	
Total (Report on Summary of Schedules) 52,000.00								

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Form B6E (10/05)

In re	Sandy R Purifoy	Case No	
_			
		Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community". If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

report this total on the Means Test form.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
□ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of

0 __ continuation sheets attached

adjustment.

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Form	В6
(10/0	٠.

In re	Sandy R Purifoy		Case No.
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C.§112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in

Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	C Husband, Wife, Joint, or Community					Þ	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND		ONT NGENT	UNLI QUIDA	S P U T E D	AMOUNT OF CLAIM
Account No.			loan	 	T	A T E D	İ	
ABC CASH'N GO, INC. 5611 N. 2nd St. Loves Park, IL 61111		-				D		750.00
Account No.		L	services					
ADT SECURITY SERVICES 5943 E. Riverside Blvd. Rockford, IL 61114		-						800.00
Account No.		T	membership	1		1		
ALLSTATE MOTOR CLUB 1500 W. Shure Drive Arlington Heights, IL 60004		-						
								75.00
Account No.			bank charges					
ASSOCIATED BANK 1305 Main Street Stevens Point, WI 54481-2830		-						
								165.95
_7 continuation sheets attached		•	(Total	Su of thi)	1,790.95

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Form B6F - Cont. (10/05)

In re	Sandy R Purifoy	Case No.	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H V C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	l l	DZLLQDLDAH	DISPUTED	AMOUNT OF CLAIM
Account No.			loan]⊤	E		
CHECK INTO CASH 3437-39 North Main Street Rockford, IL 61103		-			D		330.00
Account No.			fine	П			
CITY OF ROCKFORD PARKING VIOLATION DIVISION 425 East State Street Rockford, IL 61104		-					100.00
Account No.	┢	\vdash	collections for: Broadway Florist, Rockford Clinic	H			
CREDITOR'S PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110		-	and other misc. accounts				106.28
Account No.			medical	Ħ			
DR. EDWARD RETSCHLER 425 Roxbury Road Rockford, IL 61107		-					26.00
Account No.	T	T	nsf checks	П			
EAGLE FOOD CENTERS, INC. P.O. Box 6338 Rock Island, IL 61204-6338		-					228.50
Sheet no1 of _7 sheets attached to Schedule of	-	_		Subt	ota	1	700 70
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his p	pag	e)	790.78

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In re	Sandy R Purifoy	Case No.	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

				_		_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U N	D	
AND MAILING ADDRESS	CODEBT	н	DATE CLAIM WAS INCURRED AND	Ň	DZLLGD.	S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	i N	Q	Ų	AMOUNT OF CLAIM
(See instructions.)	Ö R	C	IS SUBJECT TO SETOFF, SO STATE.	IGI	l D	ΙĿ	AMOUNT OF CLAIM
Account No.	Ë	\vdash	merchandise	N T	ATED		
	1				D		
FINGERHUT CREDIT ADVANTAGE	l						
c/o Axsys National Bank	l	-					
P.O. Box 5033	l						
Sioux Falls, SD 57177-5033	l						
							445.00
Account No.			collection for misc. accounts	П			
LOGI DIVEY ODEDIT ING							
GOLD KEY CREDIT, INC.							
625 U.S. Highway 1, Suite 102 Key West, FL 33040-5625	l	-					
Rey West, FL 33040-3623	l						
							25.07
Account No.	┢	┢	cable services	dash			
recount ito.	ł		Cable Services				
INSIGHT COMMUNICATIONS	l						
Attn: Sandy Windell	l	-					
810 20th Street	l						
Rockford, IL 61104	l						
							200.00
Account No.			collection for: Fingerhut and other misc. accounts	П			
JEFFERSON CAPITAL SERVICES	l						
16 McLeland Street	l	-					
Saint Cloud, MN 56303	l						
							573.83
Account No.	┢	\vdash	collections for: Miller Engineering and other misc.	Н			
	1		accounts				
KCA FINANCIAL SERVICES							
628 North Street		-					
P.O. Box 53							
Geneva, IL 60134							
							91.00
Sheet no. 2 of 7 sheets attached to Schedule of				Subt			1,334.90
Creditors Holding Unsecured Nonpriority Claims			(Total of the	ais j	pag	e)	1,334.90

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In re	Sandy R Purifoy	Case No.	
_		Debtor	

CREDITOR'S NAME, AND MAILING ADDRESS	COD	Н	sband, Wife, Joint, or Community			U N	ט – מ	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N		Q U	SPUTED	AMOUNT OF CLAIM
Account No.			collection for: Chicago of Revenue and other	7		T E		
LINEBAGGER,GOGGAN BLAIR & SAMPSON P.O. Box 803225 Chicago, IL 60680		-	misc. accounts			D		60.00
Account No.			collection for: Commonwealth Edison and other	\dashv	\dagger	+		
MARLIN INTGRATED CAPITAL P.O. Box 8592 Philadelphia, PA 19101		-	misc accounts					
	L				1			25.00
Account No. MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford, IL 61110		_	collections for: City of Rockford Parking, Miller Engineering and other misc. accounts					232.00
Account No.	┢	H	collection	-	\dagger	+		
NATIONWIDE ACCEPTANCE P.O. Box 65049 Dallas, TX 75265		-						735.20
Account No. 8-10-04-7688 9	T	T	utilities	T	\dagger	\dagger		
NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507		-						419.70
Sheet no3 of _7 sheets attached to Schedule of		-	ı	Sub	oto	tal		1,471.90
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	s pa	age	((1,411.90

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In re	Sandy R Purifoy	Case No.	
-		Debtor	

	Tc	ļ.,,	ark and Mills Think as Operation	Tc	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L Q U L D	SPUTED	AMOUNT OF CLAIM
Account No.			collections for: Black Expressions and other misc.] T	A T E D		
NORTH SHORE AGENCY 751 Summa Avenue Westbury, NY 11590		-	accounts				51.86
Account No.	┢		collection for: AT & T and other misc. accounts	+	$\frac{1}{1}$	\vdash	01.00
OSI COLLECTION SERVICES INC. P.O. Box 933 Brookfield, WI 53008-0933		-					90,57
Account No. 0950039R	╁	\vdash	utilities	\vdash	\vdash	\vdash	30.31
ROCK RIVER WATER RECLAMATION DIST. 3333 Kishwaukee Street P.O. Box 6207 Rockford, IL 61126-7480		-					520.77
Account No.			medical	T			
ROCKFORD HEALTH SYSTEMS Rockford Clinic 2300 N. Rockton Avenue Rockford, IL 61103		-					605.00
Account No.	T		collections for: Rockford Health Systems, RMH	T	T		
ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108		-	Hospitalist, and other misc. accounts				436.00
Sheet no. 4 of 7 sheets attached to Schedule of		_		Subt			1,704.20
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	1,701.20

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In re	Sandy R Purifoy	Case No.	
-		Debtor	

				_		_	ı
CREDITOR'S NAME, AND MAILING ADDRESS	CODEBTOR	1	sband, Wife, Joint, or Community	HZOO	UZL	DIG	
INCLUDING ZIP CODE,	E	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	1	- QD	S P U	
AND ACCOUNT NUMBER (See instructions.)	T O	C	IS SUBJECT TO SETOFF, SO STATE.			_	AMOUNT OF CLAIM
Account No. 095003900	K	-	utilities	NG H N H	DATED	ט	
Account No. 095005900	1		unines		E D		
ROCKFORD WATER DEPARTMENT							
Attn: Susan Kirby, Finance Dept.		-					
425 East State Street Rockford, IL 61104							
INOCKIOIU, IL 01104							451.58
Account No.	╁		student loan				
	1						
SALLIEMAE LOAN SERVICING		L					
CENTER P. O. Box 9500							
Wilkes-Barre, PA 18773							
							8,718.43
Account No. 81596314014567			phone service				
000							
SBC Consumer Bankruptcy		_					
P.O. Box 769							
Arlington, TX 76004							
							530.32
Account No. 0175392397279	-		merchandise				
SEARS BANKRUPTCY RECOVERY							
Managements Services, Inc.		-					
P.O. Box 3671							
Des Moines, IA 50322-0674							2,587.29
Account No.	\vdash	\vdash	merchandise				_,::20
	1						
SILKIES							
P.O. Box 7857 Philadelphia, PA 19188-0001		-					
							15.42
Sheet no5 of _7 sheets attached to Schedule of	4	•		Subt			12,303.04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	12,303.04

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In re	Sandy R Purifoy	Case No.	
_		Debtor	

CREDITOR'S NAME,	C	Нι	usband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QU I D	SPUTED	AMOUNT OF CLAIM
Account No.			loan	٦	T E		
THE CASH STORE 6493 North Second Street Loves Park, IL 61111		-			D		795.00
Account No.		Г	phone service				
TRINSINC P.O. Box 17286 Baltimore, MD 21297-1286		-					230.00
Account No.	┢	⊢	collections for misc. accounts	+	+	+	
USESC President's Plaza 8600 W. Bryn Mawr, Sutie 440N Chicago, IL 60631		-					1,111.26
Account No.		T	misc. charges				
VIBE P.O. Box 59578 Boulder, CO 80322-9578		-					9.95
Account No.		Т	services	T		t	
VIDEO LAB 4444 Center Terrace Road Rockford, IL 61108		-					170.00
Sheet no. 6 of 7 sheets attached to Schedule of		_		Sub	tota	ıl	0.040.04
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	2,316.21

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Form B6F - Cont. (10/05)

In re	Sandy R Purifoy	Case No.	_
		Debtor	

	10	l		Τς	1	L	т	
CREDITOR'S NAME,	Įŏ	ı	sband, Wife, Joint, or Community	۱ĕ	N	Ιį	Ί	
AND MAILING ADDRESS INCLUDING ZIP CODE,	Ē	H W	DATE CLAIM WAS INCURRED AND	CONTI	Ļ	DISPUT		
AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM		Q U	l H	!	AMOUNT OF CLAIM
(See instructions.)	CODEBTOR	С	IS SUBJECT TO SETOFF, SO STATE.	NGENT	I D	1 =		
A ANY	₩	┢	Lastin Const	٩	A		ŀ	
Account No.	1		traffic fines	Ι΄.	A T E D			
INVINIED A GO GOLINITIV OID OLUT				\vdash	۲	╁	┥	
WINNEBAGO COUNTY CIRCUIT								
CLERK		-						
Winnebago County Courthouse								
400 W. State St., Traffic Div.								
Rockford, IL 61101								214.00
Account No.			services	\top		T	1	
	1							
YMCA OF ROCK RIVER VALLEY								
200 Y Blvd.		-						
Rockford, IL 61107								
								15.00
Account No.	┢	H		+	\vdash	H	+	
The country of	ł							
	┡			╄		╄	4	
Account No.								
Account No.				\top		T	1	
	1							
				1				
						<u>L</u>	+	
Sheet no7 of _7 sheets attached to Schedule of				Subt				229.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	L	220.00
				Т	ota	al		
			(Report on Summary of So	hec	lule	es)	L	21,940.98

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Form B6G (10/05)

In re	Sandy R Purifoy	Case No.	
_		, Debtor	

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

ontinuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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Form B6H (10/05)

In re	Sandy R Purifoy	Case No.	
-		Debtor	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

■ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Form B6I (10/05)

In re	Sandy R Purifoy		Case No.	
		Debtor(s)		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether

	nust be completed in all cases filed by joint debtors and by a married nless the spouses are separated and a joint petition is not filed. Do not have the spouses are separated and a joint petition is not filed.	t state th	ne name of any min					
Debtor's Marital Status:								
Single	RELATIONSHIP: child child sister child	11 16	mths. yrs. yrs. yrs.					
Employment:	DEBTOR		SPOUSE					
Occupation	customer service		2.002					
Name of Employer	BLUE CROSS/BLUE SHIELD							
How long employed	11 yrs.							
Address of Employer	·							
INCOME: (Estimate of ave	erage monthly income)		DEBTOR		SPOUSE			
	ages, salary, and commissions (Prorate if not paid monthly.)	\$	3,337.00	\$	N/A			
2. Estimate monthly overting		\$ _	0.00	\$ _	N/A			
3. SUBTOTAL		\$_	3,337.00	\$_	N/A			
A LEGGRAMON DEDI	COTTONIC							
4. LESS PAYROLL DEDU		¢	672.00	¢	NI/A			
a. Payroll taxes and sob. Insurance	cial security	\$ <u></u>	672.00 88.00	ф <u> </u>	N/A N/A			
c. Union dues		\$ _ \$	0.00	φ <u>-</u>	N/A			
	401K	\$ -	311.00	φ <u>-</u>	N/A			
d. Other (Specify).		\$ _	0.00	\$ _	N/A			
5. SUBTOTAL OF PAYRO	DLL DEDUCTIONS	\$	1,071.00	\$_	N/A			
6. TOTAL NET MONTHL	Y TAKE HOME PAY	\$	2,266.00	\$_	N/A			
7. Regular income from one	eration of business or profession or farm. (Attach detailed statement) \$	0.00	\$	N/A			
8. Income from real propert		,	0.00	\$ -	N/A			
9. Interest and dividends	•	\$ _	0.00	\$	N/A			
10. Alimony, maintenance of	or support payments payable to the debtor for the debtor's use of	or	_	' <u>-</u>				
that of dependents listed		\$ _	0.00	\$ _	N/A			
11. Social security or other								
(Specify): social sec	curity benefits (for sister)	\$ _	775.00	\$_	N/A			
		\$_	0.00	\$_	N/A			
12. Pension or retirement in	come	\$_	0.00	\$_	N/A			
13. Other monthly income (Specify):		\$	0.00	\$	N/A			
(Specify).		\$ <u></u>	0.00	\$ _	N/A			
14. SUBTOTAL OF LINES	S 7 THROUGH 13	\$_	775.00	\$_	N/A			
	JCOME (Add amounts shown on lines 6 and 14)	\$_	3,041.00	\$_	N/A			
					4			
16. TOTAL COMBINED N	MONTHLY INCOME: \$ 3,041.00	(Ke	port also on Sun	шпагу	or schedules)			

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Form B6J (10/05)

In re	Sandy R Purifoy	Case No.	
		Debtor(s)	

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments

made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.		e any payments
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comp expenditures labeled "Spouse."	lete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	463.00
a. Are real estate taxes included? Yes X No No		
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	45.00
c. Telephone	\$	88.00
d. Other <u>cable</u> 3. Home maintenance (repairs and upkeep)	\$	70.00 50.00
4. Food	\$ \$	600.00
5. Clothing	\$	125.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health d. Auto	\$	140.00
0.1	\$ \$	0.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan.)	·	
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other child care	\$	360.00
Other	\$	0.00
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,541.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Total monthly income from Line 16 of Schedule I	\$	3,041.00
b. Total monthly expenses from Line 18 above	\$	2,541.00
c. Monthly net income (a. minus b.)	\$	500.00

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Official Form 6-Decl. (10/05)

United States Bankruptcy CourtNorthern District of Illinois

		Northern D	istrict of Illinois		
In re	Sandy R Purifoy			Case No.	
			Debtor(s)	Chapter	13
	DECLARAT DECLARATION U	TION CONCERN			
	I declare under penalty of sheets [total shown on sum knowledge, information, and belief.	mary page plus 2], ar			
Date	June 13, 2006	Signature	/s/ Sandy R Purifoy Sandy R Purifoy Debtor	,	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (10/05)

United States Bankruptcy Court Northern District of Illinois

In re	Sandy R Purifoy		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$17,000.00	SOURCE 2006
\$36,000.00	2005
\$34,000.00	2004

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$775.00 Monthly social secuirty benefits for sister.

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL PAYMENTS AMOUNT PAID OWING

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days

immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN
DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None I

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NT.

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

NAME AND ADDRESS OF INSTITUTION

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

5

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

■ Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF

GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

I.D. NO. ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 13, 2006	Signature	/s/ Sandy R Purifoy
			Sandy R Purifoy
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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nited	States	Bank	cruptcy	Court
No	rthern D	Distric	t of Illino	ois

In re	Sandy R Pu	rifoy			Case No.		
				Debtor(s)	Chapter	13	
	D	ISCLOSURE C	F COMPENS	ATION OF ATTOR	NEY FOR DE	EBTOR(S)	
c	ompensation paid	d to me within one ye	ear before the filing of		or agreed to be pai	the above-named debtor and the d to me, for services rendered or llows:	
	For legal serv	vices, I have agreed to	accept		\$	2,700.00	
	Prior to the f	iling of this statement	I have received		\$	0.00	
	Balance Due				\$	2,700.00	
2. \$	68.50 of the	ne filing fee has been j	paid.				
3. T	he source of the	compensation paid to	me was:				
	•	Debtor		Other (specify):			
4. T	he source of con	npensation to be paid	to me is:				
	•	Debtor		Other (specify):			
6. Ii a b c d	firm. I have agr A copy of the return for the al Analysis of the Preparation an Representation [Other provision Negotian agreement of liens By agreement with Represe	reed to share the above agreement, together very bove-disclosed fee, I he debtor's financial situated filing of any petition of the debtor at the rooms as needed tions with secured cents and application on household goods to the debtor(s), the ab	re-disclosed compensivith a list of the name nave agreed to render uation, and rendering n, schedules, stateme neeting of creditors a creditors to reduce as as needed; prepis. ove-disclosed fee doctors in any dischalation.	sation with a person or person es of the people sharing in the regal service for all aspects of advice to the debtor in detern to faffairs and plan which nund confirmation hearing, and to market value; exemptionaration and filing of motion es not include the following streepability actions, judicial	ns who are not ment of the bankruptcy comining whether to may be required; any adjourned heat on planning; prepares pursuant to 11 dervice:	ase, including: file a petition in bankruptcy;	m. on
			C	ERTIFICATION			
	certify that the fankruptcy procee		te statement of any a	greement or arrangement for	payment to me for	r representation of the debtor(s) i	n
Dated:	: June 13, 20	06		/s/ WILLIAM L. BAL WILLIAM L. BALSLI Balsley & Dahlberg, 5130 North Second Loves Park, IL 6111 (815) 877-2593 Fa www.balsleylawoffic	EY LLP Street 1 x: (815) 877-796	5	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

WILLIAM L. BALSLEY	X /s/ WILLIAM L. BALSLEY	June 13, 2006					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
5130 North Second Street							
Loves Park, IL 61111							
(815) 877-2593							
I (Wa) the debtor(s) affirm that I (wa) ha	Certificate of Debtor						
I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Sandy R Purifoy	X /s/ Sandy R Purifoy	June 13, 2006					
Printed Name(s) of Debtor(s)	Signature of Debtor	Date					
Case No. (if known)	X						
	Signature of Joint Debtor (if an	y) Date					

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United States Bankruptcy Court Northern District of Illinois

		Tior theri District of Hillors		
In re	Sandy R Purifoy		Case No.	
		Debtor(s)	Chapter 13	
	VE	CRIFICATION OF CREDITOR N	MATRIX	
		Number of	f Creditors:	39
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	June 13, 2006	/s/ Sandy R Purifoy Sandy R Purifoy Signature of Debtor		

ABC CASH'N GO, INC. 5611 N. 2nd St. Loves Park, IL 61111

ADT SECURITY SERVICES 5943 E. Riverside Blvd. Rockford, IL 61114

ALLSTATE MOTOR CLUB 1500 W. Shure Drive Arlington Heights, IL 60004

ASSOCIATED BANK 1305 Main Street Stevens Point, WI 54481-2830

CHASE MANHATTAN MORTGAGE ATTN: Bankruptcy Dept. Supv. 3415 Vision Drive Columbus, OH 43219

CHECK INTO CASH 3437-39 North Main Street Rockford, IL 61103

CITY OF ROCKFORD PARKING VIOLATION DIVISION 425 East State Street Rockford, IL 61104

CREDITOR'S PROTECTION SERVICE 202 W. State St, 3rd Floor P.O. Box 4115 Rockford, IL 61110

DR. EDWARD RETSCHLER 425 Roxbury Road Rockford, IL 61107

EAGLE FOOD CENTERS, INC. P.O. Box 6338 Rock Island, IL 61204-6338

FINGERHUT CREDIT ADVANTAGE c/o Axsys National Bank P.O. Box 5033 Sioux Falls, SD 57177-5033

GOLD KEY CREDIT, INC. 625 U.S. Highway 1, Suite 102 Key West, FL 33040-5625

INSIGHT COMMUNICATIONS Attn: Sandy Windell 810 20th Street Rockford, IL 61104

JEFFERSON CAPITAL SERVICES 16 McLeland Street Saint Cloud, MN 56303

KCA FINANCIAL SERVICES 628 North Street P.O. Box 53 Geneva, IL 60134

LINEBAGGER, GOGGAN BLAIR & SAMPSON P.O. Box 803225 Chicago, IL 60680

MARLIN INTGRATED CAPITAL P.O. Box 8592 Philadelphia, PA 19101

MUTUAL MANAGEMENT SERVICES 401 E. State St., 2nd Floor P.O. Box 4777 Rockford, IL 61110

NATIONWIDE ACCEPTANCE P.O. Box 65049 Dallas, TX 75265

NICOR GAS COMPANY P.O. Box 549 Aurora, IL 60507 NORTH SHORE AGENCY 751 Summa Avenue Westbury, NY 11590

OSI COLLECTION SERVICES INC. P.O. Box 933 Brookfield, WI 53008-0933

ROCK RIVER WATER RECLAMATION DIST. 3333 Kishwaukee Street P.O. Box 6207 Rockford, IL 61126-7480

ROCKFORD HEALTH SYSTEMS Rockford Clinic 2300 N. Rockton Avenue Rockford, IL 61103

ROCKFORD MERCANTILE AGENCY 2502 S. Alpine Road Rockford, IL 61108

ROCKFORD WATER DEPARTMENT Attn: Susan Kirby, Finance Dept. 425 East State Street Rockford, IL 61104

SALLIEMAE LOAN SERVICING CENTER P. O. Box 9500 Wilkes-Barre, PA 18773

SBC Consumer Bankruptcy P.O. Box 769 Arlington, TX 76004

SEARS BANKRUPTCY RECOVERY Managements Services, Inc. P.O. Box 3671 Des Moines, IA 50322-0674

SECURITY FINANCE 2233 Charles Street Suite E Rockford, IL 61108 SILKIES P.O. Box 7857 Philadelphia, PA 19188-0001

THE CASH STORE 6493 North Second Street Loves Park, IL 61111

TRINSINC
P.O. Box 17286
Baltimore, MD 21297-1286

USESC President's Plaza 8600 W. Bryn Mawr, Sutie 440N Chicago, IL 60631

VIBE P.O. Box 59578 Boulder, CO 80322-9578

VIDEO LAB 4444 Center Terrace Road Rockford, IL 61108

WFS FINANCIAL P.O. Box 19657 Irvine, CA 92623-9657

WINNEBAGO COUNTY CIRCUIT CLERK Winnebago County Courthouse 400 W. State St., Traffic Div. Rockford, IL 61101

YMCA OF ROCK RIVER VALLEY 200 Y Blvd. Rockford, IL 61107